

Information to identify the case:

Debtor 1	<u>Enrique Vargas</u>		Social Security number or ITIN xxx-xx-5157
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u> </u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	17-34603-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Enrique Vargas

3/16/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Enrique Vargas
 Debtor

Case No. 17-34603-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db +Enrique Vargas, 3220 Juniper Ct., Mays Landing, NJ 08330-2910
 cr +Santander Consumer USA, Inc., c/o Stewart, Zliment & Jungers, 2860 Patton Road, Roseville, MN 55113-1100
 517216132 Atlantic-Probation, Attn: Child Support Tax Offset Unit, PO Box 5129, Atlantic City, NJ 08404-5129
 517216134 +Bethany R. Valencia, 33 Mattix Run, Galloway, NJ 08205-3504
 517216136 +Carrington Mortgage Service. Llc, Po Box 3489, Anaheim, CA 92803-3489
 517216144 +Rickart Collection Systems, Inc, 575 Milltown Rd PO Box 7242, North Brunswick, NJ 08902-7242
 517216147 +Woodlands Community Association, 2500 Woodlands Drive, Mays Landing, NJ 08330-2935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Mar 17 2018 02:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2018 22:46:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2018 22:46:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517216131 +E-mail/Text: bankruptcy@pepcholdings.com Mar 16 2018 22:46:12 Atlantic City Electric,
 PO Box 13610, Philadelphia, PA 19101-3610
 517216133 +EDI: BANKAMER.COM Mar 17 2018 02:28:00 Bank of America Home Loans, Po Box 31785,
 Tampa, FL 33631-3785
 517216135 +EDI: CAPITALONE.COM Mar 17 2018 02:28:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517216137 +E-mail/Text: bankruptcy@cavps.com Mar 16 2018 22:46:55 Cavalry SPV I, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-1340
 517216138 +EDI: WFNNB.COM Mar 17 2018 02:33:00 Comenitycapital/biglot, 3100 Easton Square Pl.,
 Columbus, OH 43219-6232
 517216139 +EDI: CCS.COM Mar 17 2018 02:33:00 Credit Collection Service, 725 Canton St.,
 Norwood, MA 02062-2679
 517216140 +EDI: DCI.COM Mar 17 2018 02:33:00 Diversified Consultants, Inc.,
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
 517216141 +EDI: IIC9.COM Mar 17 2018 02:33:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378
 517216142 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates LLC, Disputes Dept.,
 140 Corporate Blvd, Norfolk, VA 23502
 517216143 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 517216146 +EDI: RMSC.COM Mar 17 2018 02:28:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 517216145 +EDI: DRIV.COM Mar 17 2018 02:34:00 Santander Consumer USA, Po Box 961245,
 Ft Worth, TX 76161-0244
 517217775 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Francis P. Cullari on behalf of Debtor Enrique Vargas cullari@comcast.net
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6